

Please type a plus sign (+) inside this box → ☐

PTO/SB/81 (10-00)

Approved for use through 10/31/2002. OMB 0651-0035

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

## POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Express Mail Label No. EM 181 248 291 US

Application Number	09/760,226
Filing Date	January 12, 2001
First Named Inventor	Michael D. Levison
Group Art Unit	
Examiner Name	
Attorney Docket Number	CVC 100

I hereby appoint:

☐ Practitioners at Customer Number  OR

☒ Practitioner(s) named below:

Place Customer  
Number Bar Code  
Label here

Name	Registration Number
Patrea L. Pabst	31,284
Robert A. Hodges	41,074
Zhaoyang Li	46,872

as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

Please change the correspondence address for the above-identified application to:

☐ The above-mentioned Customer Number.

OR

☒ Firm or  
Individual Name

ARNALL GOLDEN & GREGORY, LLP

Address 1201 West Peachtree Street

Address 2800 One Atlantic Center

City Atlanta State GA Zip 30309

Country USA

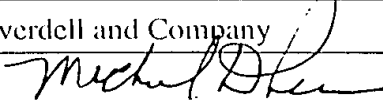
Telephone (404) 873-8794 Fax (404) 873-8795

I am the:

☐ Applicant/Inventor.

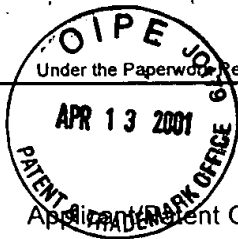
☒ Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

### SIGNATURE of Applicant or Assignee of Record

Name	Coverdell and Company
Signature	 Michael D. Levison
Date	January 30, 2001

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

\* Total of 1 forms are submitted.

**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Inventor Owner: Michael D. LevisonApplication No./Patent No.: 09/760,226 Filed/Issue Date: January 12, 2001Entitled: METHOD FOR TARGETING INSURANCE POLICY INCENTIVE REWARDSCoverdell & Company, a Corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest.  
The extent (by, percentage) of its ownership interest is \_\_\_\_\_ %

in the patent application/patent identified above by virtue of either:

- A. [☒] An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

OR

- B. [☐] A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

[ ☐ ] Additional documents in the chain of title are listed on a supplemental sheet.[ ☐ ] Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

January 30, 2001

Date

Michael D. Levison

Typed or printed name

Signature

Chief Executive Officer

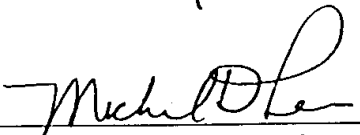
Title

## ASSIGNMENT

I, Michael D. Levison of 210 Landfall Road, Atlanta, Georgia 30328, in consideration of ten dollars and other valuable consideration paid to me by Coverdell & Company, a corporation of the State of Georgia, having its principal place of business at 1718 Peachtree Street, Suite 276, Atlanta, Georgia 30309, the receipt of which is hereby acknowledged, do hereby sell, assign and transfer unto said Coverdell & Company, its successors and assigns, the entire interest for the United States of America, and its territories and all foreign countries and jurisdictions, including all rights of priority under the International Convention for the Protection of Industrial Property, in a certain invention or improvement in "*Method for Targeting Insurance Policy Incentive Rewards*" described in U.S. Application Serial No. 09/760,226 filed in the United States Patent and Trademark Office on January 12, 2001, by Michael D. Levison, which claims priority to U.S. Provisional Application Serial No. 60/175,748 filed in the United States Patent and Trademark Office on January 12, 2000, and in all Letters Patent of the United States and its territories and all foreign countries and jurisdictions which may or shall be granted on said invention, or any parts thereof, or on said application, or any provisional, divisional, continuation, continuation-in-part, reissue, or other applications based in whole or in part thereon. And I agree, for myself and my executor and administrator, with said corporation and its successors and assigns, but at its or their expense or charges, hereafter to execute all applications, amended specifications, deeds or other instruments, and to do all acts necessary or proper to secure the grant of Letters Patent in the United States and its territories and in all other foreign countries and jurisdictions to said corporation, with specifications and claims in such form as shall be approved by the counsel of said corporation, and to vest and confirm in said corporation, its successors and assigns, the legal title to all such patents.

And I do hereby authorize and request the Commissioner of Patents and Trademarks of the United States to issue such Letters Patent as shall be granted upon said application or applications based thereon to said corporation, its successors and assigns.

WITNESS my hand and seal this 30 day of January, 2001.

  
Michael D. Levison

State of Georgia )  
County of Fulton )

Then personally appeared the above named Michael D. Levison and acknowledged the foregoing instrument to be his free act and deed, before me this 30th day of January, 2001.

  
Notary Public

Notary Public, Gwinnett County, Georgia  
My Commission Expires June 6, 2001

My Commission expires: \_\_\_\_\_